

A settlement method similar to a note on condition that a trade between a seller and a buyer can be cashed for the seller with keeping merits of a settlement of the note for the buyer and to enable the seller to provide a sales price of goods reflecting a credit risk of the buyer in the trade with the buyer. The settlement method is achieved by the following process; a bank device owned by a bank makes a response to an issue approval request of an electronic credit note from an intermediary company device owned by an intermediary company intermediating the trade on the basis of a preset upper limit of the trade between the seller and the buyer or of the trade condition. If the issue approval is active, the intermediary company device transmits the electronic credit note to a seller device owned by the seller. The seller device previously manages discount conditions of electronic credit notes for each buyer.